

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In re KENNETH G McNEIL

Case No. 15-14218 MBK  
Reporting Period: August 31, 2016

**MONTHLY OPERATING REPORT**

File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	x		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	x		
Schedule of Professional Fees Paid	MOR-1b	x		
Copies of bank statements		x		
Cash disbursements journals		x		
Statement of Operations	MOR-2	N/A		
Balance Sheet	MOR-3			
Status of Postpetition Taxes	MOR-4	x		
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4			
Listing of aged accounts payable	MOR-4	x		
Accounts Receivable Reconciliation and Aging	MOR-5	x		
Debtor Questionnaire	MOR-5	x		

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

/s/ Kenneth G. McNeil  
Signature of Debtor

9/29/2016  
Date

\_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Authorized Individual\*

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.



**In re KENNETH G McNEIL**

**Case No. \_\_\_\_\_15-14218 MBK**  
**Reporting Period: August 31, 2016**

## BANK RECONCILIATIONS

**Continuation Sheet for MOR-1**

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

	#	Operating	#	Payroll	#	Tax	#	Other
BALANCE PER BOOKS								
BANK BALANCE								
(+) DEPOSITS IN TRANSIT (ATTACH LIST)								
(-) OUTSTANDING CHECKS (ATTACH LIST)	PLEASE SEE ATTACHED QUICKBOOKS & BANK STATEMENTS							
OTHER (ATTACH EXPLANATION)								
ADJUSTED BANK BALANCE *								
* Adjusted bank balance must equal balance per books								
DEPOSITS IN TRANSIT	Date	Amount	Date	Amount	Date	Amount	Date	Amount
CHECKS OUTSTANDING	Ck. #	Amount	Ch. #	Amount	Ck. #	Amount	Ck. #	Amount



In re **KENNETH G McNEIL**

Case No. 15-14218 MBK  
**Reporting Period: August 31, 2016**

**SCHEDULE OF PROFESSIONAL FEES AND EXPENSES PAID**

This schedule is to include all retained professional payments from case inception to current month.

Payee	Period Covered	Amount Approved	Payor	Check Number	Date	Fees	Expenses	Year To Date Fees	Year To Date Expenses
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In re KENNETH G McNEIL

Case No. 15-14218 MBK  
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### STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.  
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.  
Attach photocopies of any tax returns filed during the reporting period.

#### Federal and State Income Tax withheld from salary

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
<b>State and Local</b>						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
<b>Total Taxes</b>						0

Debtor has filed a Plan of Reorganization wherein this matter's resolution is proposed.  
Also, the Debtor has settled this matter with several secured creditors by motion practice.

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Current	0-30	31-60	61-90	Over 90	Total
Accounts Payable						\$ -
Wages Payable						0
Taxes Payable						0
Rent/Leases-Building						0
Rent/Leases-Equipment						0
Secured Debt/Adequate Protection Payments						0
Professional Fees						0
Amounts Due to Insiders*						0
<b>Total Postpetition Debts</b>						\$0.00

Explain how and when the Debtor intends to pay any past-due postpetition debts.

\*"Insider" is defined in 11 U.S.C. Section 101(31).





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## ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

See Note 1 below:

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	\$ 4,720
+ Amounts billed during the period	-
- Amounts collected during the period	-
Total Accounts Receivable at the end of the reporting period	\$ 4,720

Accounts Receivable Aging	Amount
0 - 30 days old	\$ -
31 - 60 days old	-
61 - 90 days old	-
91+ days old	4,720
Total Accounts Receivable	4,720
Amount considered uncollectible (Bad Debt)	-
Accounts Receivable (net)	\$ 4,720

## DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		X
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.		X
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	N/A	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.		X

**Note 1: Debtor is quantifying any amounts owed.**



In re KENNETH G McNEIL

Case No. 15-14218 MBK  
Reporting Period: August 31, 2016

### SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OTHER	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
<b>CASH BEGINNING OF MONTH</b>								
<b>RECEIPTS</b>								
CASH SALES								
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS								
OTHER (ATTACH LIST)								
TRANSFERS (FROM DIP ACCTS)								
<b>TOTAL RECEIPTS</b>								
<b>DISBURSEMENTS</b>								
NET PAYROLL								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES								
INVENTORY PURCHASES								
SECURED/ RENTAL/ LEASES								
INSURANCE								
ADMINISTRATIVE								
SELLING								
OTHER (ATTACH LIST)								
OWNER DRAW *								
TRANSFERS (TO DIP ACCTS)								
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
<b>TOTAL DISBURSEMENTS</b>								
<b>NET CASH FLOW</b>								
(RECEIPTS LESS DISBURSEMENTS)								
<b>CASH - END OF MONTH</b>								

PLEASE SEE ATTACHED QUICKBOOKS STATEMENTS & CODED BANK STATEMENTS

\* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

### THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)	
TOTAL DISBURSEMENTS	\$ 13,816.81
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	\$ -
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	\$ -
<b>TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES</b>	<b>\$ 13,816.81</b>



**Kenneth McNeil**  
**Balance Sheet**  
**As of August 31, 2016**

Aug 31, 16

**ASSETS**

**Current Assets**

**Checking/Savings**

**10000 · Bank**

10300 · WF HOUSE ACCOUNT

209.47

10400 · WF MAIN CHECKING

129,826.99

10500 · WF BK-SAVINGS ACCOUNT

500.06

**Total 10000 · Bank**

130,536.52

**Total Checking/Savings**

130,536.52

**Accounts Receivable**

**Accounts Receivable**

4,720.30

**Total Accounts Receivable**

4,720.30

**Total Current Assets**

135,256.82

**Fixed Assets**

**Fixed Assets**

1420 Genesee, Hamilton

46,038.38

196 Rosemont, Trenton

20,000.00

219 Woodlawn, Hamilton

37,115.42

244 Cleveland, Trenton

29,000.00

251 Woodlawn, Hamilton

40,000.00

29 S Olden, Trenton

19,780.36

324 Mary St., Hamilton

40,000.00

329 Cleveland, Trenton

26,661.88

343 Garfield, Trenton

28,694.28

44 S Hermitage, Trenton

29,840.66

48 S Olden, Trenton

17,000.00

5 Cortelyou, Jackson

375,000.00

52 S Olden, Trenton

21,116.77

59 Edgemere, Trenton

20,000.00

631 Norway, Hamilton

35,990.40

**Total Fixed Assets**

786,238.15

**12000 · Renovations**

10,604.75

**Total Fixed Assets**

796,842.90

**TOTAL ASSETS**

**932,099.72**

**LIABILITIES & EQUITY**

**Liabilities**

**Current Liabilities**

**Other Current Liabilities**

59 · Edgemere, Trenton Payments Post

-1,500.00

**Total Other Current Liabilities**

-1,500.00

**Total Current Liabilities**

-1,500.00

**Long Term Liabilities**

**Mortgage Loans-Prepetition**

1420 Genesee, Hamilton

136,250.36

196 Rosemont, Trenton

113,982.22

219 Woodlawn, Hamilton

92,950.99

244 Cleveland, Trenton

146,333.86

251 Woodlawn, Hamilton

92,322.36

29 S Olden, Trenton

115,417.68

324 Mary St, Hamilton

120,744.00

329 Cleveland, Trenton

136,644.25

343 Garfield, Trenton

157,750.50

44 S Hermitage, Trenton

247,460.40

48 S Olden, Trenton

118,463.56

5 Cortelyou Rd, Jackson

538,822.98



**Kenneth McNeil**  
**Balance Sheet**  
As of August 31, 2016

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	Aug 31, 16
52 S Olden, Trenton	126,187.34
59 Edgemere, Trenton	64,580.52
631 Norway, Hamilton	92,590.34
<b>Total Mortgage Loans-Prepetition</b>	<b>2,300,501.36</b>
<b>Total Long Term Liabilities</b>	<b>2,300,501.36</b>
<b>Total Liabilities</b>	<b>2,299,001.36</b>
<b>Equity</b>	
30000 - Beginning Balance Equity	-1,533,497.36
30700 - Members Draw	1,000.00
32000 - Members Equity	82,306.23
Net Income	83,289.49
<b>Total Equity</b>	<b>-1,366,901.64</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>932,099.72</u></b>





**Kenneth McNeil**  
**Profit & Loss**  
August 2016

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	Aug 16
<b>Ordinary Income/Expense</b>	
<b>Income</b>	
Income/Receipts	
Disability Income	5,030.49
Other Income	1.02
Rental Income	17,896.00
<b>Total Income/Receipts</b>	<b>22,927.51</b>
<b>Total Income</b>	<b>22,927.51</b>
<b>Expense</b>	
Disbursements	
Food/ Entertainment/Personal	1,790.60
Gas & Tolls	30.77
Insurance	1,445.48
Medical	738.80
Real Estate Taxes	1,913.98
Service Charges-Checks, Etc	10.00
Travel Expense	425.77
<b>Total Disbursements</b>	<b>6,355.40</b>
<b>General Expenses</b>	
60200 · Automobile Expense	123.42
66600 · Postage and Delivery	-95.78
67100 · Rent Expense	2,400.00
67200 · Repairs and Maintenance	4,677.52
68100 · Telephone Expense	356.25
<b>Total General Expenses</b>	<b>7,461.41</b>
<b>Total Expense</b>	<b>13,816.81</b>
<b>Net Ordinary Income</b>	<b>9,110.70</b>
<b>Net Income</b>	<b><u>9,110.70</u></b>



**Kenneth McNeil**  
**Profit & Loss by Class**  
**March 11, 2015 through August 31, 2016**

	General/P...	1420 Gene... (Residenti...	196 Rose... (Residenti...	219 Woodl... (Residenti...	244 Clevel... (Residenti...
<b>Ordinary Income/Expense</b>					
<b>Income</b>					
<b>Income/Receipts</b>					
Disability Income	77,959.72	0.00	0.00	0.00	0.00
Opening Deposit Balance	3,688.09	0.00	0.00	0.00	0.00
Other Income	5.86	0.00	0.00	0.00	0.00
Refund	24,655.40	0.00	0.00	0.00	0.00
Rental Income	0.49	11,944.55	8,170.25	17,667.25	21,336.56
Social Security	9,945.02	0.00	0.00	0.00	0.00
Tax Refund	2,440.85	0.00	0.00	0.00	0.00
Income/Receipts - Other	0.00	0.00	855.00	1,275.00	795.00
<b>Total Income/Receipts</b>	<b>118,695.43</b>	<b>11,944.55</b>	<b>9,025.25</b>	<b>18,942.25</b>	<b>22,131.56</b>
<b>Total Income</b>	<b>118,695.43</b>	<b>11,944.55</b>	<b>9,025.25</b>	<b>18,942.25</b>	<b>22,131.56</b>
<b>Expense</b>					
<b>Disbursements</b>					
Cable, TV, Phone-Bus/Personal	1,095.72	0.00	0.00	0.00	0.00
Car Service Taxi/Transportation	202.77	0.00	0.00	0.00	0.00
Food/ Entertainment/Personal	25,446.67	0.00	0.00	0.00	0.00
Gas & Tolls	2,500.97	0.00	0.00	0.00	0.00
Health Club	102.72	0.00	0.00	0.00	0.00
Home Insurance	783.43	0.00	0.00	0.00	0.00
Home Maintenance/Care	38.50	0.00	0.00	0.00	0.00
Housekeeping/Clothing/Laundry	177.95	0.00	0.00	0.00	0.00
Income Tax	186.82	0.00	0.00	0.00	0.00
Insurance	8,745.45	0.00	664.62	2.00	4.00
License/Fees	0.00	0.00	135.00	25.00	135.00
Medical	8,174.81	0.00	0.00	0.00	0.00
Other Taxes	545.00	474.96	0.00	789.09	0.00
Real Estate Taxes	0.00	0.00	0.00	0.00	0.00
Service Charges-Checks, Etc	203.56	0.00	0.00	0.00	0.00
Travel Expense	3,949.71	0.00	0.00	0.00	0.00
Utilities	2,287.28	0.00	0.00	0.00	0.00
<b>Total Disbursements</b>	<b>54,441.36</b>	<b>474.96</b>	<b>799.62</b>	<b>816.09</b>	<b>139.00</b>
<b>General Expenses</b>					
60200 · Automobile Expense	771.71	0.00	0.00	0.00	0.00
60902 · Office Expense	303.05	0.00	0.00	0.00	0.00
61700 · Computer and Internet Expenses	670.44	0.00	0.00	0.00	0.00
63700 · Landscaping and Groundskeeping	0.00	0.00	0.00	0.00	0.00
64904 · Supplies	1,014.59	0.00	0.00	0.00	0.00
66500 · Postage and Delivery	12.43	0.00	0.00	0.00	0.00
67100 · Rent Expense	33,300.00	0.00	0.00	0.00	0.00
67200 · Repairs and Maintenance	666.92	1,819.62	1,318.75	1,247.92	2,182.15
68100 · Telephone Expense	3,334.14	0.00	0.00	0.00	0.00
<b>Total General Expenses</b>	<b>40,073.28</b>	<b>1,819.62</b>	<b>1,318.75</b>	<b>1,247.92</b>	<b>2,182.15</b>
<b>Reorganization Costs</b>					
Professional Fees	766.00	0.00	0.00	0.00	0.00
U.S. Trustee Fees	3,575.00	0.00	0.00	0.00	0.00
<b>Total Reorganization Costs</b>	<b>4,341.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total Expense</b>	<b>98,855.64</b>	<b>2,294.58</b>	<b>2,118.37</b>	<b>2,064.01</b>	<b>2,321.15</b>
<b>Net Ordinary Income</b>	<b>19,839.79</b>	<b>9,649.97</b>	<b>6,906.88</b>	<b>16,878.24</b>	<b>19,810.41</b>
<b>Net Income</b>	<b>19,839.79</b>	<b>9,649.97</b>	<b>6,906.88</b>	<b>16,878.24</b>	<b>19,810.41</b>



**Kenneth McNeil**  
**Profit & Loss by Class**  
**March 11, 2015 through August 31, 2016**

	251 Woodl...	29 S Olden...	324 Mary S...	329 Clevel...	343 Garfiel...
	(Residenti...	(Residenti...	(Residenti...	(Residenti...	(Residenti...
<b>Ordinary Income/Expense</b>					
<b>Income</b>					
Income/Receipts					
Disability Income	0.00	0.00	0.00	0.00	0.00
Opening Deposit Balance	0.00	0.00	0.00	0.00	0.00
Other Income	0.00	0.00	0.00	0.00	0.00
Refund	0.00	0.00	0.00	0.00	0.00
Rental Income	19,031.50	7,890.00	14,500.00	9,093.38	9,655.00
Social Security	0.00	0.00	0.00	0.00	0.00
Tax Refund	0.00	0.00	0.00	0.00	0.00
Income/Receipts - Other	1,275.00	1,000.00	1,100.00	850.00	429.00
<b>Total Income/Receipts</b>	<b>20,306.50</b>	<b>8,890.00</b>	<b>15,600.00</b>	<b>9,943.38</b>	<b>10,084.00</b>
<b>Total Income</b>	<b>20,306.50</b>	<b>8,890.00</b>	<b>15,600.00</b>	<b>9,943.38</b>	<b>10,084.00</b>
<b>Expense</b>					
Disbursements					
Cable, TV, Phone-Bus/Personal	0.00	0.00	0.00	0.00	0.00
Car Service Taxi/Transportation	0.00	0.00	0.00	0.00	0.00
Food/ Entertainment/Personal	0.00	27.00	0.00	0.00	0.00
Gas & Tolls	0.00	0.00	0.00	0.00	0.00
Health Club	0.00	0.00	0.00	0.00	0.00
Home Insurance	0.00	0.00	0.00	0.00	724.85
Home Maintenance/Care	0.00	0.00	11.74	0.00	0.00
Housekeeping/Clothing/Laundry	0.00	0.00	0.00	0.00	0.00
Income Tax	0.00	0.00	0.00	0.00	0.00
Insurance	0.00	0.00	0.00	0.00	0.00
License/Fees	0.00	135.00	0.00	135.00	250.00
Medical	0.00	0.00	0.00	0.00	0.00
Other Taxes	157.00	0.00	315.98	0.00	0.00
Real Estate Taxes	0.00	231.28	337.51	0.00	208.51
Service Charges-Checks, Etc	0.00	0.00	0.00	0.00	0.00
Travel Expense	0.00	0.00	0.00	0.00	0.00
Utilities	0.00	44.90	316.39	603.96	734.02
<b>Total Disbursements</b>	<b>157.00</b>	<b>438.18</b>	<b>981.62</b>	<b>738.96</b>	<b>1,917.38</b>
<b>General Expenses</b>					
60200 · Automobile Expense	0.00	0.00	0.00	0.00	0.00
60902 · Office Expense	0.00	0.00	0.00	0.00	0.00
61700 · Computer and Internet Expenses	0.00	0.00	0.00	0.00	0.00
63700 · Landscaping and Groundskeeping	0.00	0.00	0.00	0.00	0.00
64904 · Supplies	0.00	90.65	0.00	0.00	0.00
66500 · Postage and Delivery	0.00	0.00	0.00	0.00	0.00
67100 · Rent Expense	0.00	700.00	0.00	0.00	0.00
67200 · Repairs and Maintenance	3,386.66	10,543.31	7,514.00	6,469.01	5,294.94
68100 · Telephone Expense	0.00	0.00	0.00	0.00	0.00
<b>Total General Expenses</b>	<b>3,386.66</b>	<b>11,333.96</b>	<b>7,514.00</b>	<b>6,469.01</b>	<b>5,294.94</b>
<b>Reorganization Costs</b>					
Professional Fees	0.00	0.00	0.00	0.00	0.00
U.S. Trustee Fees	0.00	0.00	0.00	0.00	0.00
<b>Total Reorganization Costs</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total Expense</b>	<b>3,543.66</b>	<b>11,772.14</b>	<b>8,495.62</b>	<b>7,207.97</b>	<b>7,212.32</b>
<b>Net Ordinary Income</b>	<b>16,762.84</b>	<b>-2,882.14</b>	<b>7,104.38</b>	<b>2,735.41</b>	<b>2,871.68</b>
<b>Net Income</b>	<b>16,762.84</b>	<b>-2,882.14</b>	<b>7,104.38</b>	<b>2,735.41</b>	<b>2,871.68</b>



**Kenneth McNeil**  
**Profit & Loss by Class**  
**March 11, 2015 through August 31, 2016**

	44 S Hermi...	48 S Olden...	5 Cortelyo...	52 S Olden...	59 Edgem...
	(Residenti...	(Residenti...	(Residenti...	(Residenti...	(Residenti...
<b>Ordinary Income/Expense</b>					
<b>Income</b>					
Income/Receipts					
Disability Income	0.00	0.00	0.00	0.00	0.00
Opening Deposit Balance	0.00	0.00	0.00	0.00	0.00
Other Income	0.00	0.00	0.00	0.00	0.00
Refund	0.00	0.00	0.00	0.00	0.00
Rental Income	11,378.50	10,356.00	31,290.01	13,097.50	15,753.05
Social Security	0.00	0.00	0.00	0.00	0.00
Tax Refund	0.00	0.00	0.00	0.00	0.00
Income/Receipts - Other	588.00	950.00	2,850.00	1,015.00	1,037.00
<b>Total Income/Receipts</b>	<b>11,966.50</b>	<b>11,306.00</b>	<b>34,140.01</b>	<b>14,112.50</b>	<b>16,790.05</b>
<b>Total Income</b>	<b>11,966.50</b>	<b>11,306.00</b>	<b>34,140.01</b>	<b>14,112.50</b>	<b>16,790.05</b>
<b>Expense</b>					
Disbursements					
Cable, TV, Phone-Bus/Personal	0.00	0.00	0.00	0.00	0.00
Car Service Taxi/Transportation	0.00	0.00	0.00	0.00	0.00
Food/ Entertainment/Personal	0.00	0.00	0.00	0.00	0.00
Gas & Tolls	0.00	0.00	0.00	0.00	0.00
Health Club	0.00	0.00	0.00	0.00	0.00
Home Insurance	684.71	693.06	0.00	10.00	0.00
Home Maintenance/Care	0.00	0.00	0.00	0.00	0.00
Housekeeping/Clothing/Laundry	0.00	0.00	0.00	0.00	0.00
Income Tax	0.00	0.00	0.00	0.00	0.00
Insurance	0.00	0.00	0.00	1,000.00	0.00
License/Fees	205.00	135.00	0.00	0.00	135.00
Medical	0.00	0.00	0.00	0.00	0.00
Other Taxes	0.00	0.00	0.00	0.00	0.00
Real Estate Taxes	1,878.49	586.48	0.00	0.00	0.00
Service Charges-Checks, Etc	0.00	0.00	0.00	0.00	0.00
Travel Expense	0.00	0.00	0.00	0.00	0.00
Utilities	1,708.45	393.43	0.00	4,955.28	106.34
<b>Total Disbursements</b>	<b>4,476.65</b>	<b>1,807.97</b>	<b>0.00</b>	<b>5,965.28</b>	<b>241.34</b>
<b>General Expenses</b>					
60200 · Automobile Expense	0.00	0.00	0.00	0.00	0.00
60902 · Office Expense	0.00	0.00	0.00	0.00	0.00
61700 · Computer and Internet Expenses	0.00	0.00	0.00	0.00	0.00
63700 · Landscaping and Groundskeeping	275.00	0.00	0.00	0.00	0.00
64904 · Supplies	0.00	0.00	0.00	0.00	0.00
66500 · Postage and Delivery	0.00	0.00	0.00	0.00	0.00
67100 · Rent Expense	0.00	0.00	0.00	1,700.00	0.00
67200 · Repairs and Maintenance	5,579.41	10,637.39	0.00	1,060.28	993.68
68100 · Telephone Expense	0.00	0.00	0.00	0.00	0.00
<b>Total General Expenses</b>	<b>5,854.41</b>	<b>10,637.39</b>	<b>0.00</b>	<b>2,760.28</b>	<b>993.68</b>
<b>Reorganization Costs</b>					
Professional Fees	0.00	0.00	0.00	0.00	0.00
U.S. Trustee Fees	0.00	0.00	0.00	0.00	0.00
<b>Total Reorganization Costs</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total Expense</b>	<b>10,331.06</b>	<b>12,445.36</b>	<b>0.00</b>	<b>8,725.56</b>	<b>1,235.02</b>
<b>Net Ordinary Income</b>	<b>1,635.44</b>	<b>-1,139.36</b>	<b>34,140.01</b>	<b>5,386.94</b>	<b>15,555.03</b>
<b>Net Income</b>	<b>1,635.44</b>	<b>-1,139.36</b>	<b>34,140.01</b>	<b>5,386.94</b>	<b>15,555.03</b>





**Kenneth McNeil**  
**Profit & Loss by Class**  
**March 11, 2015 through August 31, 2016**

	631 Norwa...	Total Resi...	Unclassified	TOTAL
(Resident...				
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
Income/Receipts				
Disability Income	0.00	0.00	0.00	77,959.72
Opening Deposit Balance	0.00	0.00	0.00	3,688.09
Other Income	0.00	0.00	0.85	6.71
Refund	0.00	0.00	0.00	24,655.40
Rental Income	16,356.30	217,519.85	0.00	217,520.34
Social Security	0.00	0.00	0.00	9,945.02
Tax Refund	0.00	0.00	0.00	2,440.85
Income/Receipts - Other	2,524.00	16,543.00	0.00	16,543.00
<b>Total Income/Receipts</b>	<b>18,880.30</b>	<b>234,062.85</b>	<b>0.85</b>	<b>352,759.13</b>
<b>Total Income</b>	<b>18,880.30</b>	<b>234,062.85</b>	<b>0.85</b>	<b>352,759.13</b>
<b>Expense</b>				
Disbursements				
Cable, TV, Phone-Bus/Personal	0.00	0.00	0.00	1,095.72
Car Service Taxi/Transportation	0.00	0.00	0.00	202.77
Food/ Entertainment/Personal	0.00	27.00	-218.40	25,255.27
Gas & Tolls	0.00	0.00	0.00	2,500.97
Health Club	0.00	0.00	0.00	102.72
Home Insurance	0.00	2,112.62	0.00	2,896.05
Home Maintenance/Care	0.00	11.74	0.00	50.24
Housekeeping/Clothing/Laundry	0.00	0.00	0.00	177.95
Income Tax	0.00	0.00	0.00	186.82
Insurance	0.00	1,670.62	0.00	10,416.07
License/Fees	52.00	1,342.00	0.00	1,342.00
Medical	0.00	0.00	-636.00	7,538.81
Other Taxes	958.32	2,695.35	0.00	3,240.35
Real Estate Taxes	0.00	3,242.27	0.00	3,242.27
Service Charges-Checks, Etc	0.00	0.00	70.00	273.56
Travel Expense	0.00	0.00	0.00	3,949.71
Utilities	0.00	8,862.77	203.00	11,353.05
<b>Total Disbursements</b>	<b>1,010.32</b>	<b>19,964.37</b>	<b>-581.40</b>	<b>73,824.33</b>
<b>General Expenses</b>				
60200 · Automobile Expense	0.00	0.00	28.03	799.74
60902 · Office Expense	0.00	0.00	0.00	303.05
61700 · Computer and Internet Expenses	0.00	0.00	0.00	670.44
63700 · Landscaping and Groundskeeping	0.00	275.00	0.00	275.00
64904 · Supplies	33.48	124.14	0.00	1,138.73
66500 · Postage and Delivery	0.00	0.00	0.00	12.43
67100 · Rent Expense	0.00	2,400.00	0.00	35,700.00
67200 · Repairs and Maintenance	7,950.51	65,997.63	100.00	66,764.55
68100 · Telephone Expense	0.00	0.00	0.00	3,334.14
<b>Total General Expenses</b>	<b>7,984.00</b>	<b>68,796.77</b>	<b>128.03</b>	<b>108,998.08</b>
<b>Reorganization Costs</b>				
Professional Fees	0.00	0.00	0.00	766.00
U.S. Trustee Fees	0.00	0.00	0.00	3,575.00
<b>Total Reorganization Costs</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>4,341.00</b>
<b>Total Expense</b>	<b>8,994.32</b>	<b>88,761.14</b>	<b>-453.37</b>	<b>187,163.41</b>
<b>Net Ordinary Income</b>	<b>9,885.98</b>	<b>145,301.71</b>	<b>454.22</b>	<b>165,595.72</b>
<b>Net Income</b>	<b>9,885.98</b>	<b>145,301.71</b>	<b>454.22</b>	<b>165,595.72</b>



**Kenneth McNeil  
Profit & Loss**

**March 11, 2015 through August 31, 2016**

**Mar 11, '15 - Aug 31, 16**

<b>Ordinary Income/Expense</b>	
<b>Income</b>	
<b>Income/Receipts</b>	
Disability Income	77,959.72
Opening Deposit Balance	3,688.09
Other Income	6.71
Refund	24,655.40
Rental Income	217,520.34
Social Security	9,945.02
Tax Refund	2,440.85
Income/Receipts - Other	16,543.00
<b>Total Income/Receipts</b>	<b>352,759.13</b>
<b>Total Income</b>	<b>352,759.13</b>
<b>Expense</b>	
<b>Disbursements</b>	
Cable, TV, Phone-Bus/Personal	1,095.72
Car Service Taxi/Transportation	202.77
Food/ Entertainment/Personal	25,255.27
Gas & Tolls	2,500.97
Health Club	102.72
Home Insurance	2,896.05
Home Maintenance/Care	50.24
Housekeeping/Clothing/Laundry	177.95
Income Tax	186.82
Insurance	10,416.07
License/Fees	1,342.00
Medical	7,538.81
Other Taxes	3,240.35
Real Estate Taxes	3,242.27
Service Charges-Checks, Etc	273.56
Travel Expense	3,949.71
Utilities	11,353.05
<b>Total Disbursements</b>	<b>73,824.33</b>
<b>General Expenses</b>	
60200 · Automobile Expense	799.74
60902 · Office Expense	303.05
61700 · Computer and Internet Expenses	670.44
63700 · Landscaping and Groundskeeping	275.00
64904 · Supplies	1,138.73
66500 · Postage and Delivery	12.43
67100 · Rent Expense	35,700.00
67200 · Repairs and Maintenance	66,764.55
68100 · Telephone Expense	3,334.14
<b>Total General Expenses</b>	<b>108,998.08</b>
<b>Reorganization Costs</b>	
Professional Fees	766.00
U.S. Trustee Fees	3,575.00
<b>Total Reorganization Costs</b>	<b>4,341.00</b>
<b>Total Expense</b>	<b>187,163.41</b>
<b>Net Ordinary Income</b>	<b>165,595.72</b>
<b>Net Income</b>	<b>165,595.72</b>



# Wells Fargo Combined Statement of Accounts

Primary account number: **1632178321** ■ August 1, 2016 - August 31, 2016 ■ Page 1 of 9

WELLS  
FARGO

KENNETH MCNEIL  
DEBTOR IN POSSESSION  
CH 11 CASE# 15-14218(NJ)  
174 NASSAU ST PMB 277  
PRINCETON NJ 08542-7005

## Questions?

Available by phone 24 hours a day, 7 days a week:  
Telecommunications Relay Services calls accepted

**1-800-742-4932**

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (347)  
P.O. Box 6995  
Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

## Summary of accounts

### Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo® Preferred Checking	2	1632178321	121,814.07	129,826.99
Wells Fargo Everyday Checking	7	1632178354	337.70	209.47
Wells Fargo Way2Save® Savings	8	5631706024	500.05	500.06
<b>Total deposit accounts</b>			<b>\$122,651.82</b>	<b>\$130,536.52</b>



Primary account number: **1632178321** ■ August 1, 2016 - August 31, 2016 ■ Page 2 of 9



## Wells Fargo® Preferred Checking

### Activity summary

Beginning balance on 8/1	\$121,814.07
Deposits/Additions	23,026.77
Withdrawals/Subtractions	- 15,013.85
<b>Ending balance on 8/31</b>	<b>\$129,826.99</b>

Account number: **1632178321**

**KENNETH MCNEIL**  
**DEBTOR IN POSSESSION**  
**CH 11 CASE# 15-14218(NJ)**

*New Jersey account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 021200025

### Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000005631706024

### Interest summary

Interest paid this statement	\$1.01
Average collected balance	\$118,051.81
Annual percentage yield earned	0.01%
Interest earned this statement period	\$1.01
Interest paid this year	\$6.06

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/1		Purchase authorized on 07/31 Proflowers.Com 888-373-7437 CA S306212022560631 Card 8921		93.51	
8/1		Purchase authorized on 07/29 Shell Oil 57545719 Trenton NJ S466212078919570 Card 8921		18.09	
8/1		Purchase authorized on 07/30 Ihop 4614 609-882-9083 NJ S386212556853924 Card 8921		35.26	
8/1		Purchase authorized on 07/30 Njt Mobile 3001 Newark NJ S386213066107851 Card 8921		2.45	
8/1		Purchase authorized on 07/31 Lirr Mobile Ticket 718-558-7676 NY S306213105845774 Card 8921		5.00	
8/1		Purchase authorized on 07/31 Uber Technologies 866-576-1039 CA S386213127652665 Card 8921		12.96	
8/1		Purchase authorized on 07/31 Uber US Jul31 O3 Help.Uber.Com CA S386213804516197 Card 8921		6.55	
8/1		Purchase authorized on 07/31 Njt Mobile 3001 Newark NJ S386213819995321 Card 8921		5.70	
8/1		Horizon Bcbs NJ Prem. Bill 160729 xxxxx3034 McNeil		234.32	
8/1	224	Check		500.00	120,900.23
8/2		Purchase authorized on 07/31 Veggie Heaven Montclair NJ S306214060815698 Card 8921		28.00	
8/2		Purchase authorized on 07/31 Walgreens #2121 Belleville NJ S306214082237237 Card 8921		87.70	
8/2		Purchase authorized on 07/31 854 - Brunswick Zo Belleville NJ S586214092471394 Card 8921		18.42	
8/2		Purchase authorized on 08/01 Njt Mobile 3001 Newark NJ S466214192594057 Card 8921		5.70	





Primary account number: **1632178321** ■ August 1, 2016 - August 31, 2016 ■ Page 3 of 9



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/2		Purchase authorized on 08/01 Njt Mobile 3001 Newark NJ S386214811349572 Card 8921		5.70	
8/2		Bill Pay 29 S Olden Ave T Recurringxxxxx39887 on 08-02		700.00	
8/2		Bill Pay Ocwen-219 Recurringxxxxx24512 on 08-02		726.00	119,328.71
8/3		SSA Treas 310 Xxsoc Sec 080316 xxxxx3034A SSA Kenneth G McNeil	1,982.00		
8/3		Purchase authorized on 08/01 Aaron & Company - Piscataway NJ S466214477261764 Card 8921		538.66	
8/3		Purchase authorized on 08/01 Autozone #0414 Columbia SC S166214770946204 Card 8921		123.42	
8/3		Purchase authorized on 08/01 Above Restaurant/ South Orange NJ S466215075763410 Card 8921		63.00	
8/3		Purchase authorized on 08/02 Uber US Aug02 Mw Help.Uber.Com CA S466215674260893 Card 8921		161.29	
8/3	225	Check		500.00	119,924.34
8/4		Purchase authorized on 08/02 Keysmart 877-4773938 IL S586214675615039 Card 8921		79.90	
8/4		Purchase authorized on 08/02 By Chloe New York NY S386215734982415 Card 8921		31.95	
8/4		Purchase authorized on 08/03 Njt Mobile 3001 Newark NJ S466216490014453 Card 8921		5.70	
8/4		Purchase authorized on 08/03 Uber US Aug03 Xe Help.Uber.Com CA S466216506386376 Card 8921		58.21	
8/4		Purchase authorized on 08/03 Uber US Aug03 JI Help.Uber.Com CA S586216787901754 Card 8921		6.55	
8/4		Purchase authorized on 08/03 Njt Mobile 3001 Newark NJ S386216789531525 Card 8921		11.40	
8/4		Purchase authorized on 08/03 Uptown Restaurant Montclair NJ S586217038109950 Card 8921		59.00	119,671.63
8/8		Purchase Return authorized on 08/05 Fedex 783610137698 Memphis TN S616219547620489 Card 8921	95.78		
8/8		Purchase authorized on 08/05 Atiya Olas Spirit Philadelphia PA S466218719328253 Card 8921		50.00	
8/8		Purchase authorized on 08/06 Big Lots Stores - Brick NJ S166219604249728 Card 8921		29.42	
8/8		Purchase authorized on 08/07 Uber US Aug06 IA Help.Uber.Com CA S466220041454257 Card 8921		2.00	
8/8		Purchase authorized on 08/07 Uber US Aug07 Ja Help.Uber.Com CA S386220500067621 Card 8921		6.90	
8/8		Purchase authorized on 08/07 Njt Mobile 3001 Newark NJ S386220501128249 Card 8921		5.70	
8/8		Purchase authorized on 08/07 Blazing Saddles Bi New York NY S006220795477963 Card 8921		130.00	
8/8		Purchase authorized on 08/07 Njt Mobile 3001 Newark NJ S386221088443449 Card 8921		5.70	
8/8		Purchase authorized on 08/08 Uber US Aug07 Un Help.Uber.Com CA S466221157922404 Card 8921		10.00	
8/8		Purchase authorized on 08/08 Uber US Aug07 Bq Help.Uber.Com CA S306221165022790 Card 8921		6.55	
8/8		Bill Pay Andrew Yates Recurringno Account Number on 08-08		150.00	119,371.14
8/9		Purchase authorized on 08/07 Quik Park Southern New York NY S286220817922187 Card 8921		50.00	
8/9		Purchase authorized on 08/07 Seasoned Vegan New York NY S306221052154862 Card 8921		58.25	
8/9		WFB Hr Benefits Wfc04810379 McNeil Kenneth		45.92	119,216.97
8/11		Purchase Return authorized on 08/10 Target 0001 Princeton NJ S616224553341827 Card 8921	3.49		
8/11		Purchase authorized on 08/11 Shoprite Ewing S1 Trenton NJ S386224061067779 Card 8921		10.47	
8/11		Bcbnsj Primary 1 Online 160810 000000737829489 Kenneth McNeil		484.48	118,725.51



Primary account number: **1632178321** ■ August 1, 2016 - August 31, 2016 ■ Page 4 of 9



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/12		Purchase authorized on 08/10 The Home Depot #09 Ewing NJ S586223715346731 Card 8921		147.49	118,578.02
8/15		Purchase authorized on 08/11 Wholefids Pm 10187 Princeton NJ S006225003032844 Card 8921		140.13	
8/15		Purchase authorized on 08/13 Njt Mobile 3001 Newark NJ S466227125660215 Card 8921		5.70	
8/15		Purchase authorized on 08/14 Uber US Aug13 Is Help.Uber.Com CA S386227178140249 Card 8921		6.55	
8/15		Purchase authorized on 08/14 Uber US Aug14 CD Help.Uber.Com CA S306227793953799 Card 8921		5.00	
8/15		Purchase authorized on 08/14 Uber US Aug14 I3 Help.Uber.Com CA S386227808348852 Card 8921		5.12	
8/15		ATM Withdrawal authorized on 08/15 1300 Hamilton Ave. Trenton NJ 0000254 ATM ID 0083Z Card 8921		300.00	
8/15		Prudential Ins Ins Prem Aug 16 063413632Trnl2 Kenneth G McNeil		47.96	
8/15		Metlife Payment 160815 50001060323 Kenneth McNeil		331.69	117,735.87
8/16		Purchase authorized on 08/13 Blackbird Pizzeria Philadelphia PA S466226672748868 Card 8921		59.40	
8/16		Purchase authorized on 08/13 Blackbird Pizzeria Philadelphia PA S586226683440409 Card 8921		3.51	117,672.96
8/17	226	Check		400.00	117,272.96
8/18		Purchase authorized on 08/15 Trenton Hess Trenton NJ S586229117321089 Card 8921		10.00	
8/18		Minnesota Life Prem Pymt 160815 342974100000 McNeil, Kenneth G.		19.91	
8/18		Hpt*Plymouth Roc 8004375556 160818 Hph00001002307 Kenneth McNeil		1,000.00	
8/18	228	Check		195.00	116,048.05
8/19		Purchase authorized on 08/18 Auxiliary Service Trenton NJ S306231486505053 Card 8921		52.97	115,995.08
8/22		Purchase authorized on 08/18 The Home Depot #09 Ewing NJ S386231571476621 Card 8921		105.12	
8/22		Purchase authorized on 08/19 Frontier Ai Kdfv4E 720-3744390 CO S466232554754950 Card 8921		50.00	
8/22		Purchase authorized on 08/19 Chick-Fil-A #01217 Lithonia GA S306232790293740 Card 8921		15.83	
8/22		ATM Withdrawal authorized on 08/21 4099 Lavista Rd Tucker GA 0000784 ATM ID 0726W Card 8921		300.00	115,524.13
8/23		Purchase authorized on 08/22 Frontier Ai Kdfv4E 720-3744390 CO S586235624434601 Card 8921		50.00	
8/23		Purchase authorized on 08/23 Go Vegetarian Rest Decatur GA S466235633740361 Card 8921		40.90	115,433.23
8/24		Purchase authorized on 08/23 483 Scpa Heart Cen Philadelphia PA S586236542523333 Card 8921		20.00	
8/24	230	Cashed Check		565.00	114,848.23
8/25		Purchase authorized on 08/23 St. Chris Parking Philadelphia PA S306236651671356 Card 8921		5.00	
8/25		Purchase authorized on 08/23 Nile Cafe Philadelphia PA S286236695849752 Card 8921		39.00	
8/25		Purchase authorized on 08/24 Art Pride NJ 609-479-3377 NJ S586236822750836 Card 8921		26.00	
8/25		Purchase authorized on 08/24 Verizon Wrls Myacc 800-9220204 CA S466237273938741 Card 8921		268.60	114,509.63
8/26		Purchase authorized on 08/24 Quick Chek Food St Trenton NJ S466238020127926 Card 8921		30.77	
8/26		Purchase authorized on 08/25 Njt Mobile 3001 Newark NJ S386238678404180 Card 8921		15.30	
8/26	231	Cashed Check		1,214.00	113,249.56
8/29		Wachovia Corpora LtDbenefit 160825 56054039 McNeil, Kenneth G	555.07		





Primary account number: **1632178321** ■ August 1, 2016 - August 31, 2016 ■ Page 5 of 9



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/29		Purchase authorized on 08/25 The Home Depot #09 Ewing NJ S586238550541746 Card 8921		52.25	
8/29		Purchase authorized on 08/26 Seasons 52 0004 Princeton NJ S306240008766256 Card 8921		76.00	
8/29		Purchase authorized on 08/26 Target 0001 Princeton NJ S306240036012082 Card 8921		20.35	
8/29		Purchase authorized on 08/26 Target 0001 Princeton NJ S306240039117015 Card 8921		18.18	
8/29		Purchase authorized on 08/26 Dick's Sporting Go Princeton NJ S386240046254415 Card 8921		14.90	
8/29		Purchase authorized on 08/27 Audible Adbl.CO/Bill NJ S586240462164479 Card 8921		16.00	
8/29	229	Cashed Check		1,700.00	
8/29		Purchase authorized on 08/27 Njt Mobile 3001 Newark NJ S586240797908352 Card 8921		7.65	111,899.30
8/30		Massachusetts Mu Di ACH Pus 160826 Dz9Y2N2Vxt Kenneth G McNeil	2,493.42		
8/30		Deposit Made In A Branch/Store	17,896.00		
8/30		Purchase authorized on 08/29 Cvs/Pharmacy #0287 Trenton NJ S306242771581188 Card 8921		477.13	
8/30		Withdrawal Made In A Branch/Store		300.00	
8/30		Ae Insurance Bro Sale 160830 Kenneth McNeil		1,513.98	129,997.61
8/31		Purchase authorized on 08/30 Njt Mobile 3001 Newark NJ S306243426246837 Card 8921		10.95	
8/31		Purchase authorized on 08/30 Chipotle 1402 Columbia SC S586243820555650 Card 8921		19.86	
8/31		Purchase with Cash Back \$ 100.00 authorized on 08/30 WM Superc Wal-Mart Sup Columbia E SC P00000000932677667 Card 8921		140.82	
8/31		Interest Payment	1.01		129,826.99
<b>Ending balance on 8/31</b>					<b>129,826.99</b>
<b>Totals</b>			<b>\$23,026.77</b>	<b>\$15,013.85</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Summary of checks written** (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
224	8/1	500.00	228 *	8/18	195.00	230	8/24	565.00
225	8/3	500.00	229	8/29	1,700.00	231	8/26	1,214.00
226	8/17	400.00						

\* Gap in check sequence.

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 08/01/2016 - 08/31/2016	Standard monthly service fee \$15.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
• Total amount of qualifying direct deposits	\$1,000.00	\$5,030.49 <input checked="" type="checkbox"/>
• Linked Wells Fargo home mortgage	1	0 <input type="checkbox"/>
• Combined balances in linked accounts, which may include	\$10,000.00	\$112,689.85 <input checked="" type="checkbox"/>



Primary account number: **1632178321** ■ August 1, 2016 - August 31, 2016 ■ Page 6 of 9



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**Monthly service fee summary (continued)**

**How to avoid the monthly service fee**

- Minimum daily balance in checking, savings, time accounts (CDs) and FDIC-insured retirement accounts

Minimum required

This fee period

JD/JD



## IMPORTANT ACCOUNT INFORMATION

Here's some clarifying information on when your account could become dormant and what could happen.

**When does my account become dormant?**

**Checking accounts, savings accounts, and Time Accounts (CDs)**

Generally, your account becomes dormant if you do not initiate an account-related activity for 12 months for a checking account, 34 months for a savings account, or 34 months after the first renewal for a Time Account. An account-related activity is determined by the laws governing your account. Examples of account-related activity are depositing or withdrawing funds at a banking location or ATM, or writing a check which is paid from the account. Automatic transactions (including recurring and one-time), such as pre-authorized transfers/payments and electronic deposits (including direct deposits of your paycheck), set up on the account may not qualify as account-related activity that you initiated.

**Individual Retirement Accounts (IRAs) and Education Savings Accounts (ESAs)**

Generally, your IRA and ESA (Savings or Time Account) will become dormant if you do not initiate an account-related activity as follows: Traditional IRA becomes dormant if you do not initiate an account-related activity for 34 months or more after you reach the age of 70 1/2; ROTH IRA will not become dormant unless we receive notification of your death; or ESA becomes dormant after you reach age 30. An account-related activity that you initiate is determined by the laws governing your account.

**What happens to a dormant account?**

We put safeguards in place to protect a dormant account which may include restricting the following (which may vary based on your account type): transfers between your Wells Fargo accounts using your ATM/debit card; transfers by phone using our automated banking service; transfers or payments through online, mobile, and text banking (including Bill Pay); wire transfers (incoming and outgoing); or contributions or transfers to IRA or ESA savings through online and mobile banking.

Normal monthly service and other fees continue to apply (except where prohibited by law). If the primary account on a Wells Fargo PMA<sup>®</sup> Package becomes dormant and the PMA Package is closed, any benefits, such as fee waivers and discounted services, tied to it will be discontinued. To reinstate your PMA-related benefits, the primary checking account must be in an active status and you must contact us to reestablish the PMA Package.

Your account funds may be transferred to the appropriate state if no activity occurs in the account within the time period as specified by state law. This transfer is known as "escheat." After transferring your account funds to the state, we will close your account and any interest will stop accruing. To recover your account funds, you must file a claim with the state.

For more information, please see your Consumer Account Agreement, speak with a local banker, or call the phone number on the top of your statement.





Primary account number: **1632178321** ■ August 1, 2016 - August 31, 2016 ■ Page 7 of 9

**WELLS  
FARGO**

## Wells Fargo Everyday Checking

### Activity summary

Beginning balance on 8/1	\$337.70
Deposits/Additions	0.00
Withdrawals/Subtractions	- 128.23
<b>Ending balance on 8/31</b>	<b>\$209.47</b>

Account number: **1632178354**

**KENNETH MCNEIL**  
**DEBTOR IN POSSESSION**  
**CH 11 CASE# 15-14218(NJ)**

*New Jersey account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 021200025

### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/25		Purchase authorized on 08/24 Target 0001 Princeton NJ S386238061820219 Card 7491		58.85	278.85
8/30		Purchase authorized on 08/28 Wholefids Pm 10187 Princeton NJ S306241821015537 Card 7491		59.38	219.47
8/31		Monthly Service Fee		10.00	209.47
<b>Ending balance on 8/31</b>					<b>209.47</b>
<b>Totals</b>			<b>\$0.00</b>	<b>\$128.23</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

### Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$140.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 08/01/2016 - 08/31/2016	Standard monthly service fee \$10.00	You paid \$10.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
• Minimum daily balance	\$1,500.00	\$219.47 <input type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
• Total number of posted Wells Fargo Debit Card purchases and/or payments	10	2 <input type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

### Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$5.00 discount) ☐



Primary account number: **1632178321** ■ August 1, 2016 - August 31, 2016 ■ Page 8 of 9

**WELLS  
FARGO**

**Monthly service fee summary (continued)**

RC/RC

**Wells Fargo Way2Save® Savings**

**Activity summary**

Beginning balance on 8/1	\$500.05
Deposits/Additions	0.01
Withdrawals/Subtractions	- 0.00
<b>Ending balance on 8/31</b>	<b>\$500.06</b>

Account number: **5631706024**

**KENNETH MCNEIL**  
**DEBTOR IN POSSESSION**  
**CH 11 CASE # 15-14218 NJ**

*New Jersey account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 021200025

**Interest summary**

Interest paid this statement	\$0.01
Average collected balance	\$500.05
Annual percentage yield earned	0.02%
Interest earned this statement period	\$0.01
Interest paid this year	\$0.04

**Transaction history**

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/31	Interest Payment	0.01		500.06
<b>Ending balance on 8/31</b>				<b>500.06</b>
<b>Totals</b>		<b>\$0.01</b>	<b>\$0.00</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 08/01/2016 - 08/31/2016

Standard monthly service fee \$5.00

You paid \$0.00

**How to avoid the monthly service fee**

Minimum required

This fee period

Have any **ONE** of the following account requirements

· Minimum daily balance	\$300.00	\$500.05 <input checked="" type="checkbox"/>
· Daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/> ^
· Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· Monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/> ^
· The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

^Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.

AM/AM





